

Exhibit 10



LOAN AGREEMENT

THIS LOAN AGREEMENT DATED DECEMBER 31th, 2020

BETWEEN LENDER

THE ORIGINAL MOWBRY'S TREE SERVICES, INC OF SAN BERNARDINO, CALIFORNIA

AND THE BORROWER

MOWBRAY WATERMAN PROPERTY LLC OF SAN BERNARDINO, CALIFORNIA

IN CONSIDERATION OF THE LENDER LOANING \$ 1,599,718.33 (ONE MILLION FIVE HUNDRED NINETY NINE THOUSAND SEVEN HUNDRED EIGHTEEN DOLLARS AND THIRTY-THREE CENTS) TO THE BORROWER, AND THE BORROWER REPAYING THE LOAN TO THE LENDER, BOTH PARTIES AGREE TO KEEP, PERFORM AND FULFILL THE PROMISES AND CONDITIONS SET OUT IN THIS LOAN AGREEMENT.

THE LENDER PROMISES TO LOAN \$ 1,599,718.33 USD TO THE BORROWER AND THE BORROWER PROMISES TO REPAY THIS PRINCIPAL AMOUNT TO THE LENDER, WITH INTEREST PAYABLE ON THE UNPAID PRINCIPAL AT THE RATE OF 4.5% PER ANNUM, CALCULATED YEARLY NOT IN ADVANCE, BEGINNING ON DECEMBER 31th, 2020.

LENDER - THE ORIGINAL MOWBRAY'S TREE SERVICES INC

PRESIDENT – GLORIA MOWBRAY

CORP SECRETARY – ROBIN MOWBRAY

BORROWER – MOWBRAY WATERMAN PROPERTY LLC.

GLORIA MOWBRAY

ROBIN MOWBRAY